

In re Kevin A Avard,
Naomi K Avard

Case No. 06-10899

Debtors

SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS - AMENDED

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 1112; Fed.R.Bankr.P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONT ING ENT	UN LI QU I D ATE D	DIS PUT ED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
							H	
Account No.			2002 GMC Savannah					
GMAC PO Box 830069 Baltimore, MD 21283-0069	H						8,986.48	0.00
			Value \$ 14,700.00					
Account No.			First Mortgage					
NovaStar PO Box 808911 Kansas City, MO 64184	W		100 Beech Street, Franklin, NH					
			Value \$ 180,000.00				141,820.00	0.00
Account No.			Second Mortgage					
NovaStar PO Box 808911 Kansas City, MO 64184	J		100 Beech Street, Franklin, NH					
			Value \$ 180,000.00				35,857.05	0.00
Account No.								
			Value \$					
0 continuation sheets attached				Subtotal (Total of this page)			186,663.53	
				Total			186,663.53	
				(Report on Summary of Schedules)				

In re

Kevin A Avard,
Naomi K Avard

Case No. 06-10899

Debtors

SCHEDULE C. PROPERTY CLAIMED AS EXEMPT - AMENDED
(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Machinery, Fixtures, Equipment and Supplies Used in Business			
Auto Scrubber-200.00, Buffer-50.00, Vacuum-100.00, Mops, Brooms & Duster-50.00	N.H. Rev. Stat. Ann. § 511:2(IX)	400.00	400.00

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Debtors

SCHEDULE C. PROPERTY CLAIMED AS EXEMPT - AMENDED

Debtor elects the exemptions to which debtor is entitled under:

(Check one box)

11 U.S.C. §522(b)(2)
 11 U.S.C. §522(b)(3)

Check if debtor claims a homestead exemption that exceeds \$125,000.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property			
100 Beech Street, Franklin, NH	N.H. Rev. Stat. Ann. § 480:1	2,322.95	180,000.00
Timeshare			
	N.H. Rev. Stat. Ann. § 511:2(XVIII)	3,266.00	9,000.00
Checking, Savings, or Other Financial Accounts, Certificates of Deposit			
personal checking	N.H. Rev. Stat. Ann. § 511:2(XVIII)	100.00	100.00
Frankin Savings Bank-business checking, personal, checking(2)	N.H. Rev. Stat. Ann. § 511:2(XVIII)	1,000.00	1,000.00
Household Goods and Furnishings			
ordinary	N.H. Rev. Stat. Ann. § 511:2(III)	2,500.00	2,500.00
Books, Pictures and Other Art Objects; Collectibles			
books, cd's	N.H. Rev. Stat. Ann. § 511:2(VIII)	1,000.00	1,000.00
Wearing Apparel			
ordinary	N.H. Rev. Stat. Ann. § 511:2(I)	500.00	500.00
Furs and Jewelry			
ordinary	N.H. Rev. Stat. Ann. § 511:2(XVII)	1,000.00	1,000.00
Firearms and Sports, Photographic and Other Hobby Equipment			
cameras	N.H. Rev. Stat. Ann. § 511:2(XVIII)	500.00	500.00
Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans			
Ross Express Inc. 401-k-Naomi	N.H. Rev. Stat. Ann. §511:2(XIX)	16,165.64	16,165.64
American Funds IRA-Kevin	N.H. Rev. Stat. Ann. §511:2(XIX)	4,619.11	4,619.11
Stock and Interests in Businesses			
T.Rowe Price -Kevin	N.H. Rev. Stat. Ann. § 511:2(XVIII)	414.01	414.01
Accounts Receivable			
business accounts receivable	N.H. Rev. Stat. Ann. § 511:2(XVIII)	3,270.00	3,270.00
Automobiles, Trucks, Trailers, and Other Vehicles			
1995 Mazda Protege	N.H. Rev. Stat. Ann. § 511:2(XVI)	4,000.00	500.00
Utility Trailer	N.H. Rev. Stat. Ann. § 511:2(IX)	300.00	300.00
2002 GMC Savannah	N.H. Rev. Stat. Ann. § 511:2(XVI) N.H. Rev. Stat. Ann. § 511:2(IX)	4,000.00 1,713.52	14,700.00
Office Equipment, Furnishings and Supplies			
computer, printer, fax	N.H. Rev. Stat. Ann. § 511:2(IX)	1,000.00	1,000.00

In re **Kevin A Avard,
Naomi K Avard**

Case No. 06-10899

Debtors

SCHEDULE B. PERSONAL PROPERTY - AMENDED
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1995 Mazda Protege	W	500.00
		Utility Trailer	H	300.00
		2002 GMC Savannah	H	14,700.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.		computer, printer, fax	H	1,000.00
29. Machinery, fixtures, equipment, and supplies used in business.		Auto Scrubber-200.00, Buffer-50.00, Vacuum-100.00, Mops, Brooms & Duster-50.00	H	400.00
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > 16,900.00
(Total of this page)
Total > 47,968.76

(Report also on Summary of Schedules)

Sheet 2 of 2 continuation sheets attached
to the Schedule of Personal Property

In re **Kevin A Avard,
Naomi K Avard**Case No. 06-10899

Debtors

SCHEDULE B. PERSONAL PROPERTY - AMENDED
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Ross Express Inc. 401-k-Naomi American Funds IRA-Kevin	W H	16,165.64 4,619.11
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		T.Rowe Price -Kevin	H	414.01
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.		business accounts receivable	H	3,270.00
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			

Sub-Total > 24,468.76
(Total of this page)Sheet 1 of 2 continuation sheets attached
to the Schedule of Personal Property

In re **Kevin A Avard,
Naomi K Avard**Case No. 06-10899

Debtors

SCHEDULE B. PERSONAL PROPERTY - AMENDED

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		personal checking Frankin Savings Bank-business checking, personal, checking(2)	J	100.00 1,000.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		ordinary	J	2,500.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		books, cd's	J	1,000.00
6. Wearing apparel.		ordinary	J	500.00
7. Furs and jewelry.		ordinary	J	1,000.00
8. Firearms and sports, photographic, and other hobby equipment.		cameras	W	500.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
				Sub-Total > <u>6,600.00</u>
(Total of this page)				

2 continuation sheets attached to the Schedule of Personal Property

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW HAMPSHIRE

*
In re: Kevin and Naomi Avard * BK# 06-10899-mwv
* Chapter 7
*
Debtor(s) *

AMENDMENT TO SCHEDULES

Now comes, Kevin and Naomi Avard to amend schedules-B, schedule-C, schedule-D and the Statement of Intention. The amendments are attached hereto.

Dated: September 12, 2006

By: /s/ Timothy P. Smith

Timothy P. Smith, Esq.
67 Middle Street
Manchester, NH 03101
603-623-0036
Attorney for the Debtor
BNH01446



Kevin A. Avard, Debtor

Dated: September 12, 2006

Dated: September 12, 2006



Naomi K. Avard, Debtor